

United States Bankruptcy Court  
District of Oregon

In re:  
 John Scott Chester  
 Tamara Denise Chester  
 Debtors

Case No. 13-62173-fra  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0979-6

User: stacy  
Form ID: B9IPage 1 of 4  
Total Noticed: 93

Date Rcvd: Jun 05, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2013.

db/jdb +John Scott Chester, Tamara Denise Chester, 1630 Williams Hwy #190,  
 Grants Pass, OR 97527-5660  
 smg +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, POB 14670,  
 Salem, OR 97309-5013  
 smg +US Attorney, US Attorney, 1000 SW 3rd Ave #600, Portland, OR 97204-2936  
 smg +US Attorney General, Department of Justice, 10th & Constitution NW,  
 Washington, DC 20530-0001  
 100283772 APS/Station 3209, P.O.Box 53933, Phoenix, AZ 85072-3933  
 100283768 Advance Me Today/Internet Loan, P.O. Box 1124-1007, San Jose, PR 10102  
 100283770 +American Web Loan, 522 N 14th St, Box 130, Ponca City, OK 74601-4654  
 100283771 +Apollo Credit Agency, 3501 S Teller St, Lakewood, CO 80235-2011  
 100283773 +Arizona Digestive Health, 5823 W. Eugie Avenue, Suite A, Glendale, AZ 85304-1277  
 100283774 +Arizona Medical imaging, P.O. Box 14974, Scottsdale, AZ 85267-4974  
 100283776 +ArrowHead Hospital, 8620 22nd Ave., #200, Phoenix, AZ 85021-4204  
 100283778 +Arrowhead Hospital, 18701 N 67th Ave, Glendale, AZ 85308-7101  
 100283779 +Asante Health Systems, 500 SW Ramsy Ave., Grants Pass, OR 97527-5554  
 100283780 +Aurora Behavioral, 6015 W Peoria Ave., Glendale, AZ 85302-1213  
 100283781 +Best Buy/ Capital one, Retail Services, P.O. Box 15521, Wilmington, DE 19850-5521  
 100283798 +CMRE FINANCIAL, 3075 E Emperial Hwy, STE 200, Brea, CA 92821-6753  
 100283793 +CMRE Finacial Service Inc, 3075 E Emperial Hwy, #200, Brea, CA 92821-6753  
 100283794 +CMRE Finacial Services, 3075 E Emperial Hwy, # 200, Brea, CA 92821-6753  
 100283796 +CMRE Finacial Sevice Inc., 3075 E Emperial Hwy, # 200, Brea, CA 92821-6753  
 100283795 CMRE Finacial services Inc, 3075 E Emperial Hwy, #200, Brea, CA 92821-6753  
 100283797 +CMRE Finacial-, 3075 E Emperial Hwy, STE 200, Brea, CA 92821-6753  
 100283783 Capital One/ Orchard Bank, HSBC Card Sevices, P.O.Box 60501,  
 City of Industry, CA 91716-0501  
 100283784 Capital One/ Sears, HSBC Card Services, P.O. Box 60501, City Of Industry, CA 91716-0501  
 100283787 +Capitol One, P.O. Box 71087, Charlotte, NC 28272-1087  
 100283788 Casa Grand Medical Center, 1800 Casa Grande, La Palma Hwy,, Casa Grande, AZ 85122  
 100283789 +Cash 1, 8271 W. Union Hills, #103, Glendale, AZ 85308-0503  
 100283792 +Citi Bank/ Fingerhut Credit Account, 6250 Ridgewood RD., Cloud, MN 56303-0820  
 100283799 +Collection Service Bur, 2901 N 78th St, Scottsdale, AZ 85251-6547  
 100283800 +Cory's Professional Services, 1625 SE N ST, Grants Pass, OR 97526-7008  
 100283804 +DES OF AZ/Child Support, P.O.Box 40458, Phoenix, AZ 85067-0458  
 100283805 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Directv, P.O. Box 78626, Phoenix, AZ 85062-8626)  
 100283807 +DR. Para, 9515 W Camelback Rd., STE 132, Phoenix, AZ 85037-1364  
 100283806 +Dona Ana Collections, 1100 S Main St, STE 20, Las Cruces, NM 88005-2917  
 100283808 +Emergency Physicians Prof. ASS., 18701 N 67th Ave, Glendale, AZ 85308-7100  
 100283809 Emergency Physicians Prof. ASS., 8701 N 67th Ave, Glendale, AZ 85308  
 100283810 +Enclave At Paradise Lane, 8092 W Paradise Ln, Peoria, AZ 85382-4989  
 100283811 First National Bank/Legacy, P.O. Box 5097, Sioux Falls, SD 57117-5097  
 100283814 +Great Plains Lending, Great Plains Lending Atten Cust suppo, 1050 E 2nd St Box 500,  
 Edmond, OK 73034-5313  
 100283815 +Health Care Collection Inc., 2432 Peoria Ave, Phoenix, AZ 85029-4738  
 100283816 Home Depot/Citibank, Home Depot Credit, Processing center, Des-moines, IA 50364-0001  
 100283817 +ING Employee Benifits, P.O. Box 20, RT. 6971, Minneapolis, MN 55440-0020  
 100283818 +Lab Corp, 1619 Nw Hawthorne Ave, Ste 202,, Grants Pass, OR 97526-6009  
 100283819 +Laboratory Corporation Of America, P.O. Box 2440, Burlington, NC 27216-2440  
 100283821 +Majean Spayer PHD. PC, 3003 Hillrise Cir, Las Cruces, NM 88011-4897  
 100283822 +Medicail Resorce Systems, 2222 S Dobson Rd., STE 1100, Mesa, AZ 85202-6201  
 100283823 Medical Resource Systems, 222 S Dobson Rd., STE. 1100, Mesa, AZ 85202  
 100283824 Midland Credit Management/RE: Fingerhut, P.O.Box 60578, Las Angeles, CA 90060-0578  
 100283825 +Monarch Recovery Management, 10965 Decatur Rd., Phila., PA 19154-3210  
 100283826 +Mountain View Medical Center, 4311 E Lohman Ave., Las Cruces, NM 88011-8255  
 100283830 NCO Financial Systems, P.O. Box 98873, Las Vegas, NV 89193-8873  
 100283827 National Credit Adjusters, P.O.Box 3023, 327 W 8th St, Huthchison, KS 67504-3023  
 100283828 +National Credit System, P.O.Box 312125, Atlanta, GA 31131-2125  
 100283829 +National Credit Systems, P.O.Box 312125, Atlanta, GA 31131-2125  
 100283831 Phoenix Medical Group, P.O. Box 52682, Phoenix, AZ 85072-2682  
 100283835 +RGS Finacial, 1700 Jay Ell Dr., Suite 200, Richardson, TX 75081-6788  
 100283832 +Receivable Performance Manegement, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
 100283833 +Receivables Performance Management LLC, 20816 44Th Ave West, Lynnwood, WA 98036-7744  
 100283834 +Recovery Partners LLC, 4151 N Marshall Way, STE 12, Scottsdale, AZ 85251-3839  
 100283836 +Rio Grande Medical Group, 4371 E Lohman Ave., Las Cruces, NM 88011-8255  
 100283839 +SMI Imaging LLC, 20401 N 29th Ave, Phoenix, AZ 85027-3148  
 100283837 Salt River Project, P.O.Box 52025, Phoenix, AZ 85072-2025  
 100283838 +Severt Orthopedics, 4611 E Shea Blvd, #200, Phoenix, AZ 85028-4259  
 100283840 +Sonora Behavioral Health Hosp., 6050 North Corona Rd., Tucson, AZ 85704-1097  
 100283841 +Sorbel Family Medicine, 4550 E Bell Rd, Suite 114, Phoenix, AZ 85032-9342  
 100283842 +Southwest Heart & Lung, 10930 North Tatum Blvd, Suite 103, Phoenix, AZ 85028-6069  
 100283843 +Sun Radiology PC, P.O. Box 53561, Phoenix, AZ 85072-3561  
 100283844 +Sure Deposit /Enclave at Paradise Lane, 8092 W Paradise Lane, Peoria, AZ 85382-4976  
 100283845 +Symbius Medical Supplies, 2311 W Utopia Rd., Phoenix, AZ 85027-4167

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100283848 +TRI Core Reference Lab, 1001 Woodward Place NE, Albuquerque, NM 87102-2705  
 100283847 +The Advantage Group, 5310 Homestead RD NE, BLDG 18, Albuquerque, NM 87110-1437  
 100283849 +United Collection Bureau INC., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501  
 100283851 +Visa - Mid America Bank & Trust, PO Box 90340, Sioux Falls, SD 57109-0340  
 100283852 +West Valley Hospital, 13677 W McDowell Rd, Goodyear, AZ 85395-2635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: noticelho@olsendaines.com Jun 06 2013 00:39:01 LARS H OLSEN, POB 12829,  
 Salem, OR 97309

tr +E-mail/Text: general@flong13.com Jun 06 2013 00:41:06 Fred Long, POB 467,  
 Eugene, OR 97440-0467  
 smg EDI: ORREV.COM Jun 06 2013 00:28:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555  
 ust +E-mail/Text: ustpregion18.eg.ecf@usdoj.gov Jun 06 2013 00:41:23 US Trustee, Eugene,  
 405 E 8th Ave #1100, Eugene, OR 97401-2728  
 100283769 +EDI: RMCB.COM Jun 06 2013 00:28:00 American Medical Collection Agency, 4 Westchester Plaza,  
 Suite 110, Elmsford, NY 10523-1615  
 100283770 +E-mail/Text: j.schumann@americanwebloan.com Jun 06 2013 00:41:47 American Web Loan,  
 522 N 14th St, Box 130, Ponca City, OK 74601-4654  
 100283775 +E-mail/Text: bankruptcy@aps.com Jun 06 2013 00:40:33 Arizona Public Service, P.O.Box 53999,  
 Phoenix, AZ 85072-3999  
 100283782 +EDI: CAPIO.COM Jun 06 2013 00:28:00 Capio Partners, 2222 Texoma PKWY, STE 150,  
 Sherman, TX 75090-2481  
 100283786 +EDI: CAPITALONE.COM Jun 06 2013 00:28:00 Capitol One, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 100283790 +E-mail/Text: bklaw2@centurylink.com Jun 06 2013 00:41:32 CenturyLink/Qwest,  
 100 Centurylink Dr., Monroe, LA 71203-2041  
 100283791 +E-mail/Text: bankruptcy@callcheckmate.com Jun 06 2013 00:40:30 Check Mate,  
 6727 W Peoria Ave, Peoria, AZ 85345-6039  
 100283801 +E-mail/Text: az.bankruptcies@cox.com Jun 06 2013 00:41:07 Cox Communication,  
 1550 W. Deer Valley Rd., Phoenix, AZ 85027-2121  
 100283802 EDI: RCSFNBMARIN.COM Jun 06 2013 00:28:00 Credit One Bank, P.O.Box 60500,  
 City Of Industry, CA 91716-0500  
 100283803 EDI: RCSFNBMARIN.COM Jun 06 2013 00:28:00 Credit One Bank, P.O.Box 98873, P.O. Box 60500,  
 City Of Industry, CA 91716-0500  
 100283805 EDI: DIRECTV.COM Jun 06 2013 00:28:00 Directv, P.O. Box 78626, Phoenix, AZ 85062-8626  
 100283812 EDI: AMINFOFP.COM Jun 06 2013 00:28:00 First Premier Bank, PO Box 5524,  
 Sioux Falls, SD 57117-5524  
 100283813 EDI: RMSC.COM Jun 06 2013 00:28:00 GE Capital Retail Bank/JCPenny, P.O. Box 960090,  
 Orlando, FL 32896-0090  
 100283766 EDI: IRS.COM Jun 06 2013 00:28:00 IRS, Centralized Insolvency Oper., PO Box 7346,  
 Philadelphia, PA 19101-7346  
 100283820 +EDI: LTDFINANCIAL.COM Jun 06 2013 00:28:00 LTD Finacial Services, 7322 SW Freeway,  
 Suite 1600, Houston, TX 77074-2134  
 100283767 +EDI: ORREV.COM Jun 06 2013 00:28:00 ODR\*, Attn: Bankruptcy Unit, 955 Center St NE,  
 Salem, OR 97301-2555  
 100283846 EDI: AISTMBL.COM Jun 06 2013 00:28:00 T-Mobile/ Bankruptcy Department, P.O. Box 53410,  
 Bellevue, WA 98015-3410  
 100283850 EDI: AFNIVZWIRE.COM Jun 06 2013 00:28:00 Verizon Wireless, P.O.Box 660108,  
 Dallas, TX 75266-0108

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

100283777\* +ArrowHead Hospital, 8620 22nd Ave, #200, Phoenix, AZ 85021-4204  
 100283785\* Capital One/Orchard Bank, HSBC Card Sevices, P.O. Box 60501,  
 City Of Industry, CA 91716-0501

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2013

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2013 at the address(es) listed below:  
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT District of Oregon		U.S. BANKRUPTCY COURT DISTRICT OF OREGON <b>FILED</b>
<b>Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, Deadlines, and Proposed Case Dismissal</b>		June 5, 2013 Clerk, U.S. Bankruptcy Court BY DEPUTY
<p>A chapter 13 bankruptcy case concerning the debtor(s) named below was <b>FILED ON 6/4/13</b>. You may be a creditor of the debtor(s). <b>This notice lists important deadlines.</b> You may want to consult an attorney to protect your rights. Case documents may be viewed online or at the clerk's office, or requested through the mail.</p>		
<b>SEE REVERSE SIDE FOR IMPORTANT EXPLANATIONS</b>		
Debtor(s) (name(s) and address):  John Scott Chester Tamara Denise Chester  <b>Other names used by joint debtor:</b> aka Tami Denise King, fka Tami Denise Fielding  1630 Williams Hwy #190 Grants Pass, OR 97527	Case Number: <b>13-62173-fra13</b>  Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)./Complete EIN: xxx-xx-8457 xxx-xx-0931	Debtor(s) Attorney: LARS H OLSEN POB 12829 Salem, OR 97309 Telephone No.: (503) 362-9393
		Trustee: Fred Long POB 467 Eugene, OR 97440 Telephone No.: (541) 343-1555
<b>Meeting of Creditors</b>		
8/1/13 at 08:30 AM in Justice Building, 100 S Oakdale #344, Medford, OR 97501		
<b>Deadlines – Documents must be received by the bankruptcy clerk's office by the following deadlines:</b>		
<b>Deadline to File a Proof of Claim:</b> 10/30/13 for all creditors, except for governmental units who must file within 180 days after the date that relief was ordered. <i>Please file proof of claim electronically at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a>. No ECF login/password is required.</i>		
<b>Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:</b> 60 days after the <i>first</i> date set for the Meeting of Creditors.		
<b>Deadline to Object to Exemptions:</b> 30 days after the <i>conclusion</i> of the Meeting of Creditors.		
<b>Filing of Plan, HEARING ON CONFIRMATION OF PLAN</b>		
8/27/13 at 10:00 AM in US Bankruptcy Court, Courtroom #6, 405 E 8th Ave, Eugene, OR 97401. Testimony will NOT be received. <b>The Court, however, may enter an order confirming a proposed plan before the scheduled hearing date if no timely objections are filed. See the "Objections to Confirmation" explanation on page 2 for procedural details.</b> A summary of the debtor(s)' plan is either enclosed or will be separately mailed upon filing.		
<b>Creditors May Not Take Certain Actions</b>		
In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the debtor(s)' property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.		
<b>Notice of Proposed Dismissal of Case</b>		
<b>YOU ARE NOTIFIED</b> this case may be dismissed without further prior notice if (1) all plan payments are not current, (2) the debtor(s) fail to complete the meeting of creditors set above, or (3) the debtor(s) fail to timely file any documents and/or make fee payments as ordered by the Court, unless within 21 days of the above "FILED" date either the debtor or trustee files a written objection to dismissal, setting forth specific grounds, and sends a copy to the nonfiling party (i.e., debtor(s) or trustee).		
<b>Creditor with a Foreign Address</b>		
Please read the information under "Claims" on the reverse side.		

**EXPLANATIONS**

<b>Filing of Chapter 13 Bankruptcy Case</b>	A bankruptcy case under chapter 13 of the Bankruptcy Code (Title 11, United States Code) has been filed in this Court by the debtor(s) named in this notice, and an order for relief has been entered. Chapter 13 allows a debtor, with regular income and debts below a specified amount, to pay debts in full or in part over a period of time pursuant to a plan. A plan is not effective unless confirmed by the Bankruptcy Court. Creditors will be given notice in the event the case is dismissed or converted to another chapter of the Bankruptcy Code.
<b>Objections to Confirmation</b>	A creditor wanting to object to any provision of the debtor(s)' plan must file a written objection with the Court showing service on the debtor(s) within 14 days after the meeting of creditors concludes. Filing a proof of claim rejecting the plan, or motion for relief from the automatic stay, will not be considered an objection to the confirmation. See Local Bankruptcy Rule 3015-3(c) for additional details concerning confirmation of Chapter 13 plans.
<b>Creditors May Not Take Certain Actions</b>	Prohibited collection actions are listed in Bankruptcy Code §362 and §1301. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing the debtor(s)' property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor(s)' wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the Court to extend or impose a stay.
<b>Meeting of Creditors</b>	The meeting of creditors is scheduled for the date, time and location listed in this notice. <b>The debtor(s) (both debtors in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors or this case may be dismissed.</b> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.  Debtor(s) must provide a photo ID (e.g., driver's license; federal, state, student or military ID; U.S. passport; or resident alien card). Debtor(s) must also provide proof of reported social security number (e.g., social security card; medical insurance card; pay stub; W-2 form; IRS form 1099; or Social Security Admin. report). <b>Original photo IDs and other documents are required.</b>
<b>Claims</b>	A Proof of Claim is a signed statement describing a creditor's claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed in this notice, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the Bankruptcy Court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing deadline for a creditor with a foreign address:</b> The deadlines for filing claims set forth in this notice apply to all creditors. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the Court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
<b>Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means you may never try to collect the debt from the debtor(s). If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge with the Court by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed in this notice. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2) or (4), you must file a complaint with the Court by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
<b>Exempt Property</b>	The debtor is permitted by law to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The Court must receive the objection by the "Deadline to Object to Exemptions" listed in this notice.
<b>Bankruptcy Clerk's Office (Document Filing, Viewing and Copies)</b>	Any paper document that you file in this case must be filed at the bankruptcy clerk's office at:  U.S. Bankruptcy Court      Phone: 541-431-4000      Office Hours: 9:00AM-4:30PM 405 E 8th Ave #2600 Eugene, OR 97401  You may view or obtain filed documents, including the list of the debtor's property and debts and the list of the property claimed as exempt, as follows: 1. Online by obtaining a PACER account at <a href="http://www.pacer.gov">www.pacer.gov</a> . 2. In person at the clerk's office. 3. Via mail by submitting a written request with the applicable search and copy fees and a self-addressed, stamped envelope.
<b>Court Information and Legal Advice</b>	Court information is available at <a href="http://www.orb.uscourts.gov">www.orb.uscourts.gov</a> . For account numbers, etc. contact the debtor's attorney. Contact your own attorney with other questions and to protect your rights. The clerk's office staff is forbidden by law from giving legal advice.
<b>Creditor with a Foreign Address</b>	Consult a lawyer familiar with United States bankruptcy law if you have questions about your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	